

Patent

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Applicants: KUMAR et al.

Application No.: 10/036,286

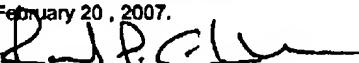
Filing Date: 12/31/2001

For: METHOD AND APPARATUS FOR
PROMOTING USE OF A
FINANCIAL PRODUCT

-) Confirmation No.: 4570
-) Group Art Unit: 3693
-) Examiner: Kirsten S. Apple
-) **AMENDMENT and RESPONSE to**
October 19, 2006 Non-Final Office Action
-) Docket No.: G07.010
-) PTO Customer Number 28062
-) Buckley, Maschoff & Talwalkar LLC
-) 50 Locust Avenue
-) New Canaan, CT 06840
-)

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being transmitted
via facsimile to the United States Patent and Trademark
Office at (571) 273-8300, on February 20, 2007.

Dated: February 20, 2007 By 
Randolph P. Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 19, 2006, please
amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.

Remarks begin on page 10 of this paper.